

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
(Central Division)

In re:

CHANRANY EM

Debtor

Chapter 7

Case No. 12-41149-MSH

**DEBTOR'S MOTION TO REOPEN CHAPTER 7
FOR PURPOSE OF OBTAINING DISCHARGE**

Chanrany Em ("Em") hereby moves, pursuant to 11 U.S.C. § 350(b) and Fed. R. Bankr. P. 5010, to reopen her Chapter 7 case for the purpose of obtaining her discharge under 11 U.S.C. § 727. In support of this Motion Em states as follows:

1. On March 29, 2012 Em filed a voluntary petition under Chapter 7 of the Bankruptcy Code with this Court.
2. On August 2, 2012 this Court closed Em's case without a discharge because a Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management had not been filed [Docket No. 58].
3. Em, who does not speak English, believed that she had done what was necessary to obtain her discharge back in 2012, and understood from her prior counsel that, when her bankruptcy closed, she had received her discharge.
4. Within the last few weeks, however, Em applied for a mortgage in connection with the planned purchase of a new home, whereupon she learned for the first time that she had never received her 2012 Chapter 7 discharge. This is preventing her from qualifying for a home mortgage.